
Legal Needs Assessment Study Executive Summary

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Chapter I. Introduction

The Market Research and Consulting Division of ORC Macro with the assistance of Legal Services Line of Vermont and Vermont Legal Aid has prepared this executive summary report on behalf of the Statewide Planning Committee on Low Income Litigants. The purpose of the Legal Needs Assessment Study was to enlist the aid of low-income Vermonters in a telephone survey to help the Equal Access to Legal Services Committee identify the number and types of legal problems faced by this population. Other purposes of the survey included gathering information about the actions taken by respondents to resolve their legal problems and assessing their awareness and use of organizations who provide legal services to the poor.

ORC Macro conducted more than 400 telephone interviews from its Computer Assisted Telephone Interviewing (CATI) Research Center. Study monitoring was conducted by the Statewide Planning Committee on Low Income Litigants project team via ORC Macro's remote monitoring system, and by on-site monitoring sessions. Ten interviewers were trained for the project, and supervised by project management and data collection staff on a daily basis. ORC Macro received no survey verification inquiries or complaints from contacted respondents concerned with study confidentiality or other matters. A majority of low-income households screened were willing to participate in the survey.

The target population consisted of low-income households throughout the state of Vermont. The sample was drawn from a pre-dialed Random Digit Dial (RDD) Vermont sample. The sample design included a representative sample draw based on statewide population, which was proportionate to the population of Vermont's 14 counties. Approximately 2,441 households were contacted during a seven-week fielding period, which allowed 436 low-income household interviews throughout Vermont.

An eligible survey respondent was an adult member of the household over the age of 17. The adult household member was asked a series of screening questions to determine whether the household was low income. The household member would then be qualified to proceed as a study participant. Respondents who provided qualifying responses continued through the survey questionnaire, while others who did not meet qualifying criteria were thanked for their time and terminated from the study.

ORC Macro assisted in the design of the screener and questionnaire in cooperation with the Statewide Planning Commission on Legal Needs. The questionnaire consisted of 98 questions including household demographics. The survey designers considered other low-income legal needs studies from Vermont and other New England states during development. The project team focused on known legal issues facing low-income Vermonters, while providing opportunities for respondents to tell ORC Macro of any other legal problems they experienced that were not explicitly addressed in the questionnaire.

A minimum of eight pretest interviews were conducted prior to fielding. The pretest interviews helped identify problems with the questionnaire so adjustments could be made prior to fielding. The pretest interviews have not been included in these results.

Five qualifying questions were included in the screener. The purpose of these questions was to identify as early as possible the people who would meet the income qualifications of the population to be surveyed. The first screening question asked about health insurance coverage. Screening respondents were asked whether they had health care coverage such as health insurance, an HMO, or government plans such as Medicare or Medicaid. Respondents who said they did not have any of these types of health insurance were qualified to proceed with the survey. The second screening question asked respondents how they paid for most of their medical care. Respondents who said they had Medicaid, Vermont Health Access Program (VHAP), Veterans Affairs (VA), or no health care insurance also qualified as survey respondents. The third qualifying question asked if respondents had a serious problem with bill collectors in the past year. Any respondent who said they had a serious problem with bill collectors qualified as a study participant. The fourth screening question asked screener respondents if anyone in their family needed to look for help with food, housing or unpaid bills. Those who needed help with basic life necessities qualified as survey respondents. The last screening question, and the only one that did not perform as a survey qualifier, asked respondents whether, if they were faced with a serious problem such as the loss of housing and needed to hire a lawyer, they would be able to afford to hire a private attorney. The majority of survey respondents said they would not be able to afford to hire a private attorney.

ORC Macro found that the highest incidence of qualifying responses came from replies in relationship to health care insurance, or in seeking help with basic living necessities, including bill assistance. A majority – 42% – of the 436 low-income survey participants said they received Medicaid or VHAP. Thirty-one percent of low-income respondents told ORC Macro they did seek help with food, housing, or bill assistance. Only 15% of survey respondents said they would be able to afford hiring a private attorney if they experienced the loss of housing or some other type of serious problem.

Respondents qualified by the screener continued through the questionnaire which identified the types of legal problems household members experienced in the last year and the actions taken by the respondent when a legal problem was identified. At the end of the survey respondents were asked about their household income in order to determine whether they qualified for the study. One in every 5.6 households screened qualified as a low-income household. The survey length varied according to the number of legal problems encountered. The average interview for the legal needs assessment was under 10 minutes.

The survey solicited responses describing many types of civil legal problems faced by people in all economic categories. Initial questions asked about specific types of problems. These questions were followed, where appropriate, with questions that focused on actions taken to resolve the problems and looked at results achieved.

The survey included questions about each of the following areas of concern:

- Housing and utility problems;
- Family law and juvenile justice issues;
- Employment problems;
- Education, discrimination and immigration problems;
- Government program, health care, and military problems;
- Consumer problems.

Whenever a person indicated that there had been a legal problem in their household within the past year they were asked a series of follow up questions. The follow up questions inquired into whether the respondents sought help in resolving their legal problems, the types of information or services they received, whether the information or services received seemed helpful, and their satisfaction with the outcome. The interviewer also asked eleven demographic questions to collect educational, computer resource, race, gender, and household income information. Information on county of residence has been included in this report.

ORC Macro interviewed 436 low-income respondents who qualified for the study. The households in this group encountered an average of 1.1 civil legal problems per household. This figure is based on a total of 487 reported problems.

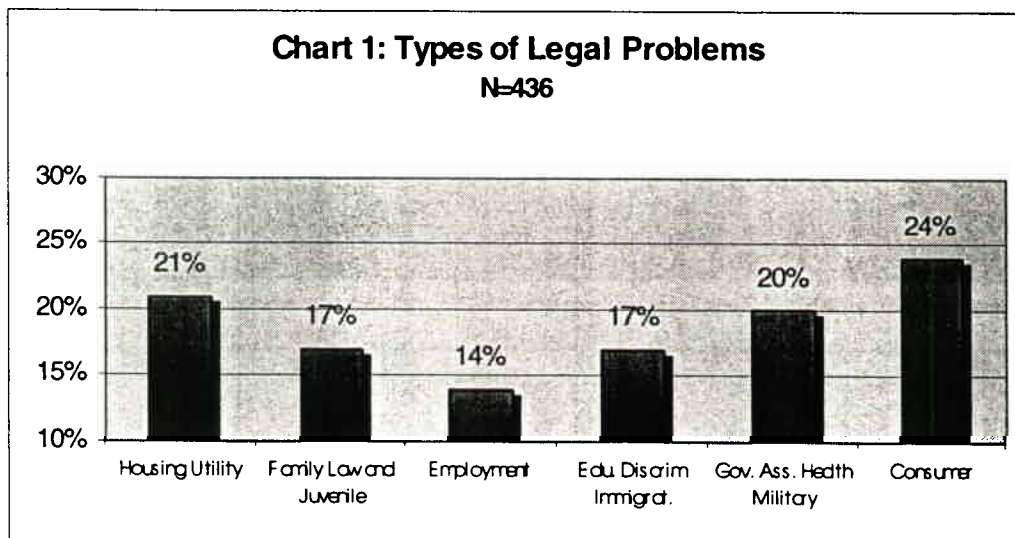
ORC Macro looked at statewide census information on the total number of low income Vermont households. Based on this analysis, ORC Macro estimates that at the time of the survey, there were 54,187 low income households in the state of Vermont.

Using the total sample size of 7,932, the results of the study have a standard error margin of \pm 4.7 percent at a 95 percent level of confidence. The confidence level is based on 436 low-income interviews from around the State. Please note that in some cases, where the number of responses to a follow up question is small, those responses are not always statistically significant when compared to the number of total survey respondents (N = 436).

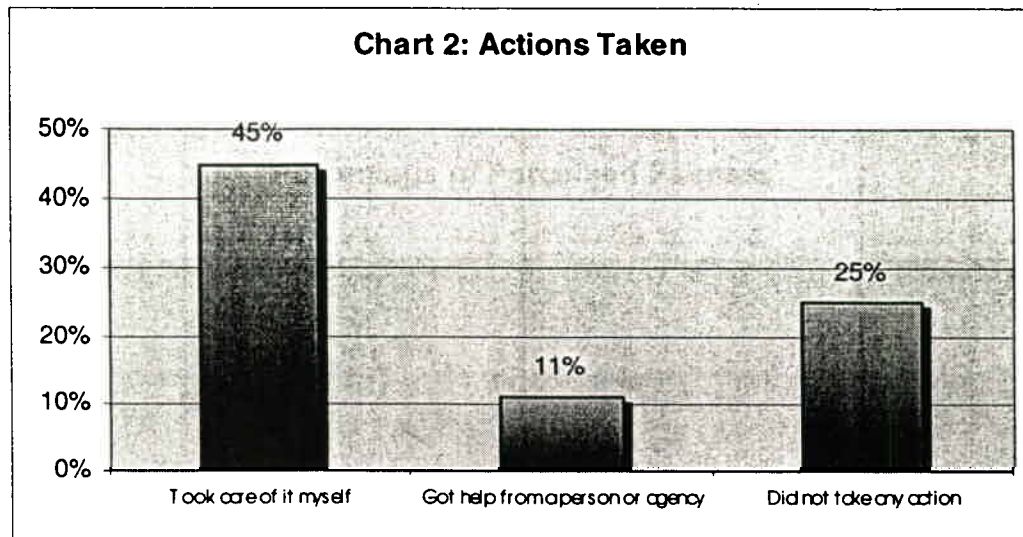
Chapter II. Key Findings

The survey respondents reported a total of 487 civil legal problems within the preceding year or an average of 1.1 civil legal problems per low-income household, per year. Of the respondents who reported problems more than half (131 households) reported more than one legal problem, while 116 households reported experiencing one problem. This survey result indicates that Vermont's low income community experienced a total of 59,606 civil legal problems in the sample year.

The types of civil legal problems reported are shown in the following table. The most frequently mentioned civil legal problems experienced in the past year were difficulties with bill collectors or some other type of consumer issue. Twenty-four percent of respondents had a consumer problem, while another 21% reported having a housing or utility problem. In addition, 20% of low-income households encountered government benefits and health problems, while 17% of households experienced family law problems. (Please see Chart 1: Types of Legal Problems)

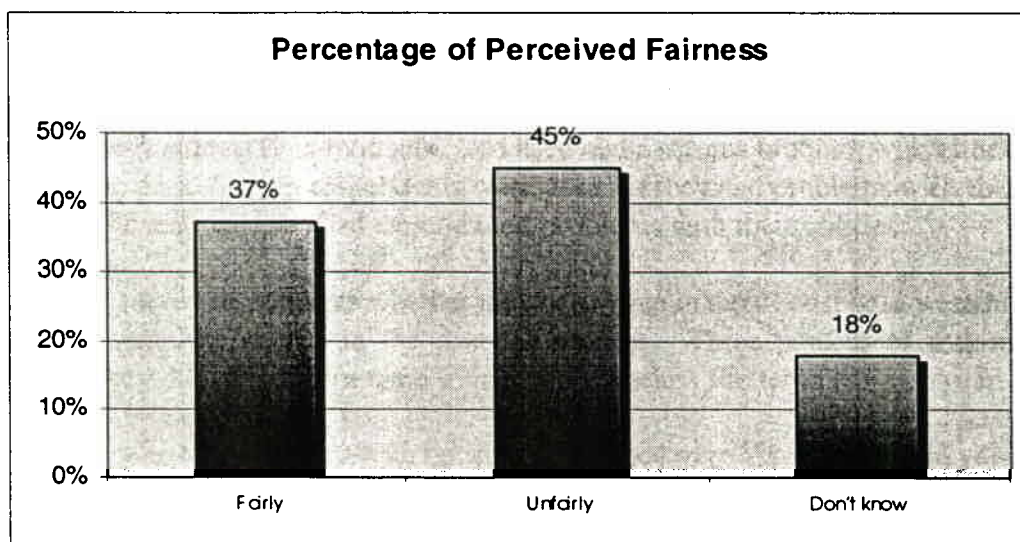


Almost three quarters (74.4%) of respondents faced with civil legal problems did not get any help. For low-income households, the most frequent response when facing a legal problem was to attempt to deal with it on their own. 45% of respondents, accounting for 217 reported problems, handled their problem(s) without assistance from an organization or individual. This indicates that approximately 24,384 households faced these problems without assistance from an organization or individual. When confronted by a legal problem the second most common response among respondents was to take no action at all. Almost 25% of respondents took no action. In only 11% of the households with legal problems did respondents indicate that they got help from the civil legal system. (Please see Chart 2: Actions Taken)



Among the 130 respondents who received help from a person or agency, only 42% got help from the legal system. 19% received assistance from a private attorney, 9% were assisted by Vermont Legal Aid or Law Line of Vermont and another 12 households or 9% received help from Social and Rehabilitative Services.

Respondents receiving information and advice were asked if the information they received was helpful or not helpful. Of the 93 respondents who received advice or information, 74% described the advice or information as helpful while 24% described the advice or information received as not helpful. When asked if their problems were resolved satisfactorily, 30% of respondents were very satisfied, 36% of the respondents were moderately satisfied, and 30% of respondents were not satisfied. When asked if their problems were resolved fairly, 45% of respondents said the resolutions were unfair while 37% said the resolutions were fair. (Please see Chart 3: Perceived Fairness)



In summary, low-income households faced thousands of legal problems in the survey year. The large majority (74%) of those households did not have assistance when dealing with those legal problems. The majority of respondents that sought assistance from an agency or individual (74%) received what they felt was helpful advice or information. However, respondents with the majority of problems (45% of total problems) felt their problem were resolved unfairly. Overall, respondents were satisfied with the information or advice they received but dissatisfied with the outcome.

Chapter III. Detailed Findings

Civil legal problems identified by respondents included problems with housing and utilities, family or juvenile justice, employment concerns, education, discrimination, immigration, government assistance, health care, military, and consumer issues.

A. Actions taken for housing or utility problems

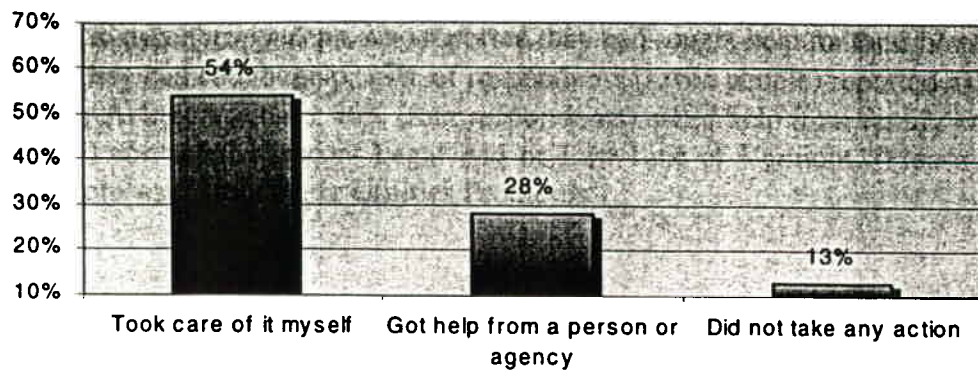
Respondents were asked a series of questions concerning housing. Respondents were asked whether they had any problems with a house, room, or apartment they were renting. 38 individuals (9%) said their household had experienced legal problems concerning a rental unit. Of these, 37% of the respondents (14 individuals) said the conflict was related to an electrical or plumbing problem in their rental unit. Another 21% (eight people) said they experienced an eviction issue with their landlord.

ORC Macro asked all survey respondents if they owned or lived in a mobile home or trailer in the past year. Eighteen percent of respondents (79 people) said they lived in a mobile home last year, and 11% of these respondents (9 individuals) said they had a serious problem with either the home or the mobile home park. Survey respondents were asked if they had problems with their utilities. Thirteen percent (55 respondents) had experienced problems with their utilities.

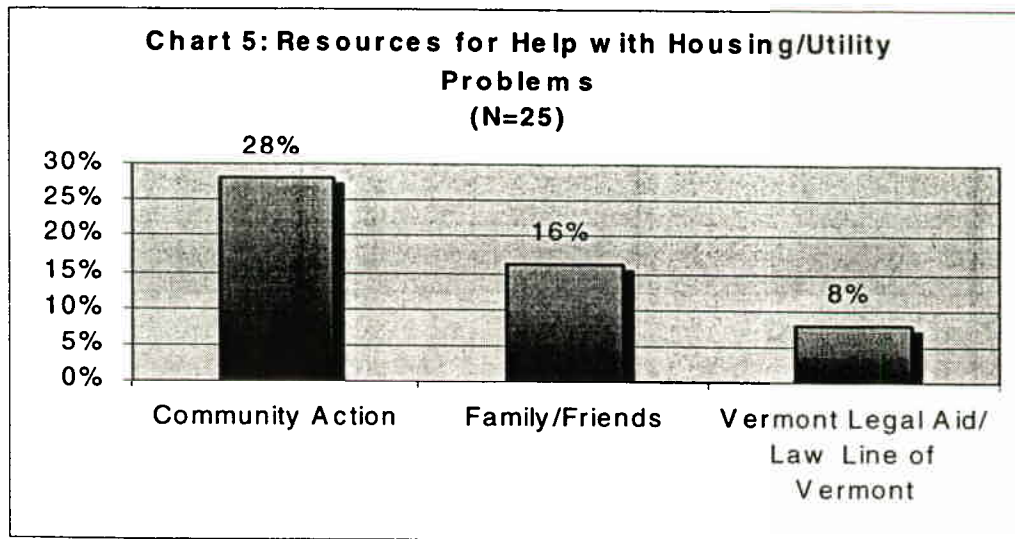
ORC Macro asked survey respondents whether they or anyone in their household were homeless or had stayed in a homeless shelter in the past 12 months. Three percent of respondents (12 individuals) said they did spend some time living in a homeless shelter in the past year.

When respondents who had problems with housing or utilities were asked “What did you do to deal with the problem?” 54% (49 respondents) said they took care of the problem themselves. 28% of the respondents (25 people) received help from a person or an agency. 13% of the respondents (12 individuals) did not take any action to resolve their housing problem. (Please see Chart 4: Action Taken To Solve Housing or Utility Problems.)

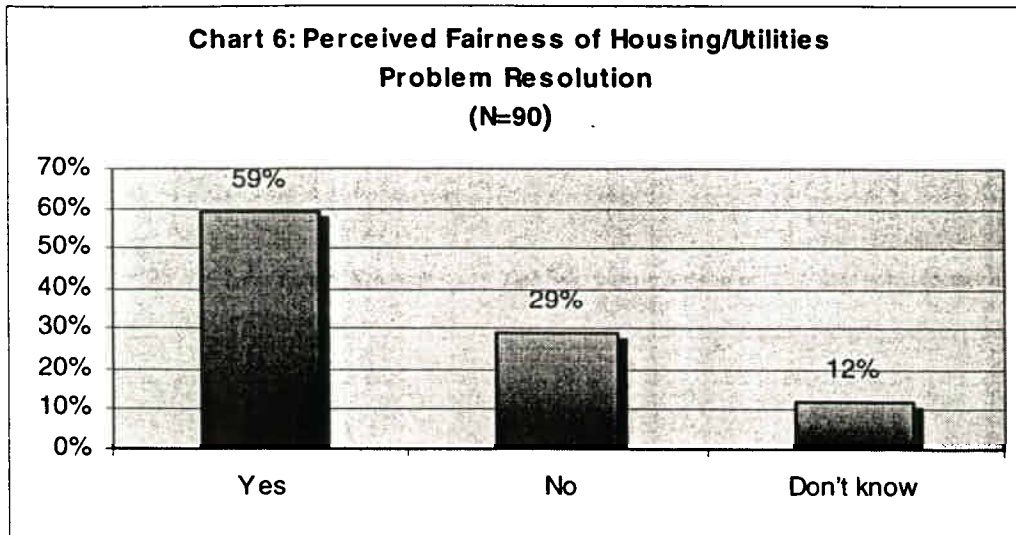
**Chart 4: Action Taken to Solve
Housing/Utility Problems
(N=90)**



When ORC Macro asked respondents who reported they had sought help for their housing or utility problem where they had sought help, 28% of respondents (seven people) reported asking for help from Community Action Agencies; 16% (four respondents) asked help from family or friends; and 8% (two people) contacted Vermont Legal Aid or Law Line of Vermont. (Please see Chart 5: Resources for Help with Housing or Utilities Problems.)



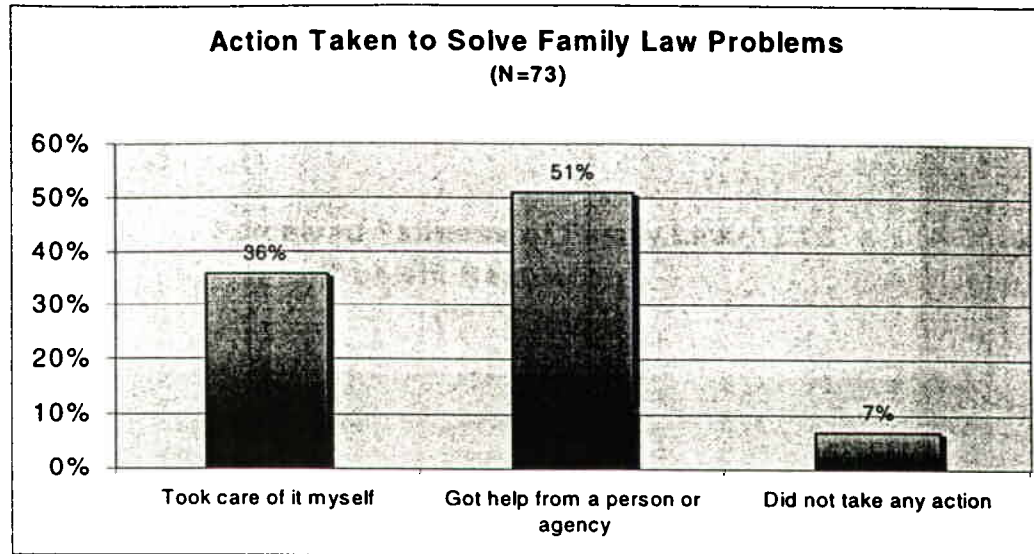
When asked whether the housing or utility problem was resolved fairly, a majority (59%) of the respondents (53 people) told us that the problem was resolved fairly. However, 29% (26 people) said that the problem was not resolved fairly, and 12% (11 individuals) said they did not know whether the problem was resolved fairly or unfairly. (Please see Chart 6: Perceived Fairness of Housing or Utilities Problem Resolution.)



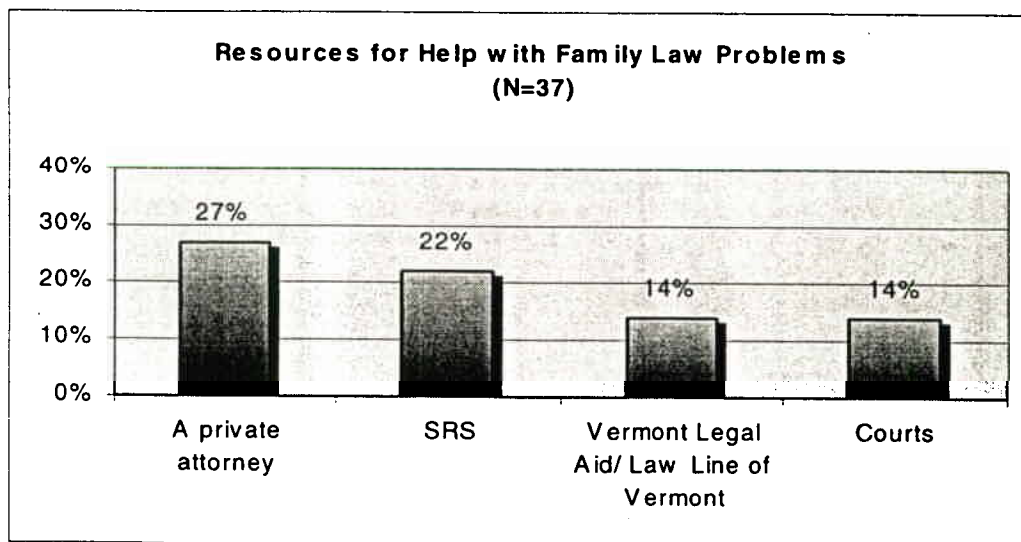
There were only 12 respondents who did not do anything to take care of their housing or utility problem. When asked why they didn't do anything to address the problem, four of the 12 respondents said they didn't know what to do to resolve the problem. Of the 11 respondents who received advice or information from a person or agency, 82% (nine respondents) told us that the information they received was helpful. In fact, 44% of these respondents said that the information or advice helped them handle the problem themselves or resolved the problem for them.

B. Actions taken for family law or juvenile justice problems

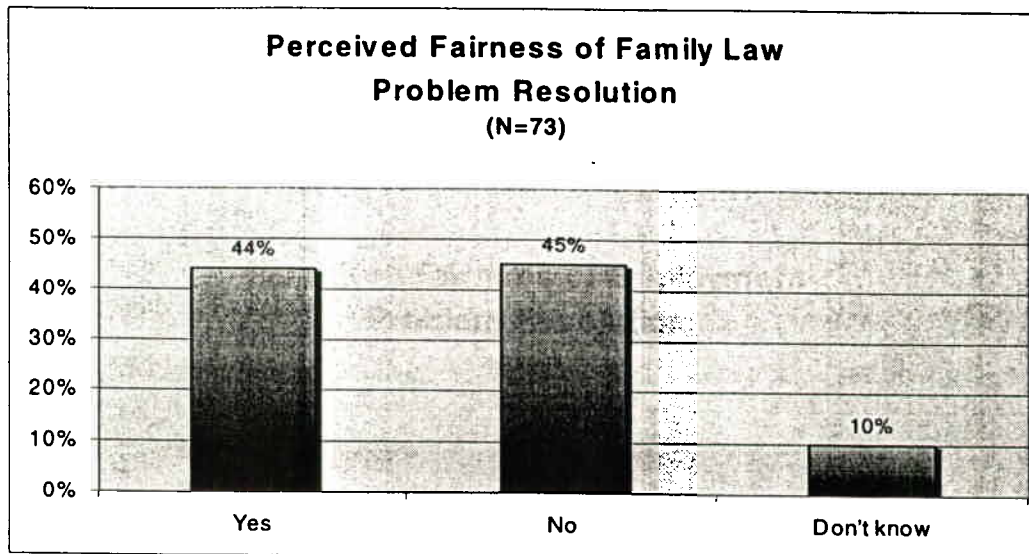
Of all survey respondents, 17% reported having family law or juvenile justice problems. This group (73 respondents) was asked, "What did you do to deal with the problem?" 51% (37 respondents) told us that they got help from a person or an agency. Thirty-six percent (26 people) said they took care of the problem themselves, while another 7% did not take any action. (Please see Chart 7: Action Taken to Solve Family Law Problems.)



Of the respondents who had problems with family law or juvenile justice issues, 27% (10 individuals) sought help from a private attorney and another 22% (eight people) sought help from Social Rehabilitative Services. Fourteen percent contacted Vermont Legal Aid or Law Line of Vermont. Another 14% sought help from the court system. Respondents who experienced this type of problem were more likely to seek help than those respondents dealing with any other type of civil legal problem addressed in the study. (Please see Chart 8: Resources for Help With Family Law Problems.)

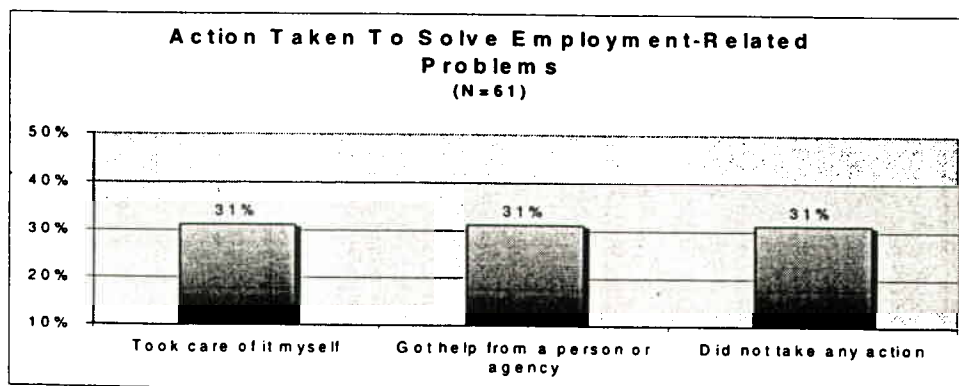


45% of the 73 respondents who experienced family-related problems said that they felt that their problem was not resolved fairly. 44% (32 respondents) said their problem was resolved fairly. 10% could not say whether their problem was resolved fairly or unfairly. (Please see Chart 9: Perceived Fairness of Family Law Problem Resolution.)



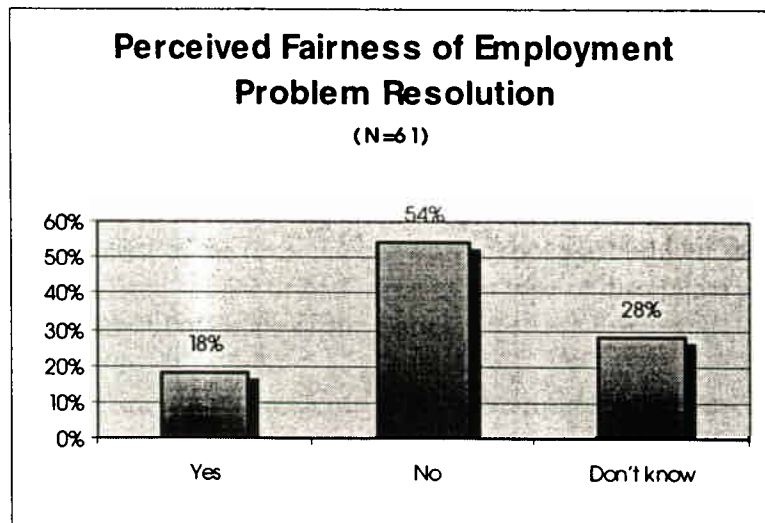
C. Actions taken for employment problems

Fourteen percent of the low-income Vermonters surveyed said they had employment problems in the last year. Among the respondents who reported having this type of problem, 31% (19 individuals) received help from a person or an agency, while another 31% did not take any action to resolve their employment problem and another 31% of the respondents told us they took care of the problem themselves. (Please see Chart 10: Action Taken to Solve Employment-Related Problems.)



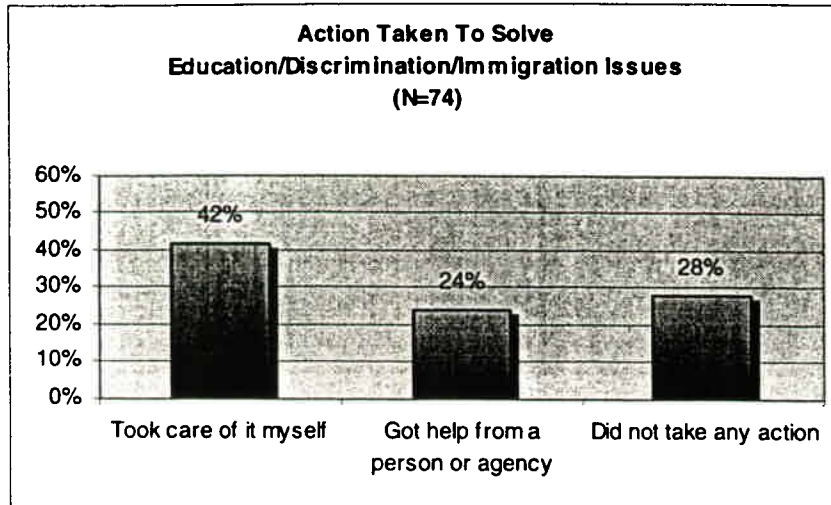
Of the 19 Vermonters who sought help for their employment problem, five respondents sought help from a private attorney. Six respondents sought advice or help from either a state legislator, free legal clinic, or labor union. Another six respondents looked to other sources for assistance. Of the six respondents who received information or advice from an organization, four respondents said the information they received was not helpful.

A majority (54%) of the respondents (33 people) who experienced employment related problems said that they felt that their problem was not resolved fairly. Eighteen percent felt their problem was resolved fairly, and 28% could not say whether their problem was resolved fairly or unfairly. (Please see Chart 11: Perceived Fairness of Employment Problem Resolution.)



D. Actions taken for education, discrimination, or immigration problems

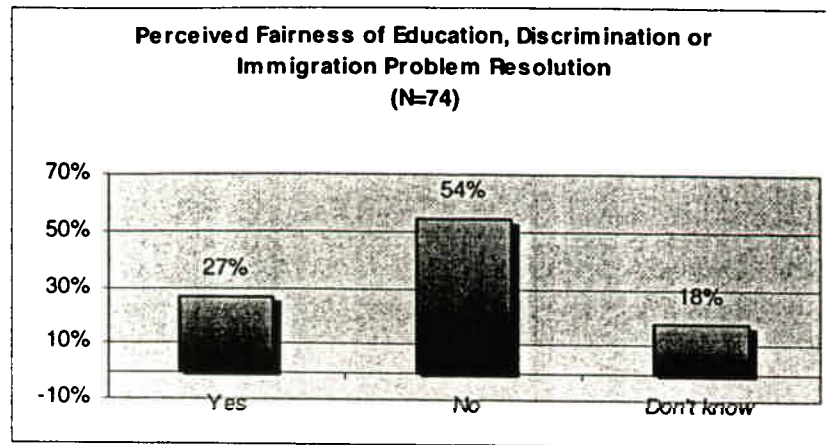
When asked, 17% of low-income Vermonters interviewed said they had experienced problems in either education, discrimination, or immigration. When these respondents were asked what they did to solve their problem, 42% (31 respondents) said they handled the problem on their own without assistance. Twenty-eight percent of respondents did not take any action, while 24% received help from a person or an agency. (Please see Chart 12: Action Taken to Solve Education, Discrimination, or Immigration Issues.)



204 respondents (47%) said they had school-age children living in their home. Fifteen percent of these respondents told ORC Macro they experienced problems with getting classes or services for their children. Twelve percent of the respondents with school age children said that their child(ren) had either been suspended from school or had some other type of disciplinary problem that they felt was handled unfairly by school officials or the police.

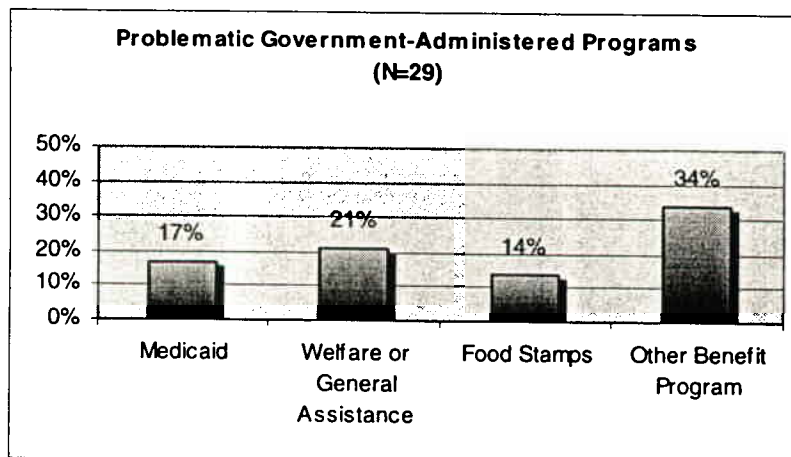
When ORC Macro asked survey respondents about discrimination issues, 9% of the 436 survey respondents said they had been discriminated against in the past year. Of these respondents, 48% (19 individuals) had experienced discrimination in matters such as employment services, unemployment insurance, workers compensation, or other employment issues or services. When asked about immigration issues, only five respondents experienced a problem with immigration.

Eighteen respondents said they received help with their education, discrimination, or immigration problem. 33% of these respondents received help from a school, while another 17% were helped by a private attorney. When all 74 respondents with this type of issue were asked, "Was your education, discrimination, or immigration problem resolved fairly?" 54% said that their problem was not resolved fairly. Twenty-seven percent said that it was resolved fairly, while 18% were unsure. (Please see Chart 13: Perceived Fairness of Education, Discrimination, or Immigration Problem Resolution.)

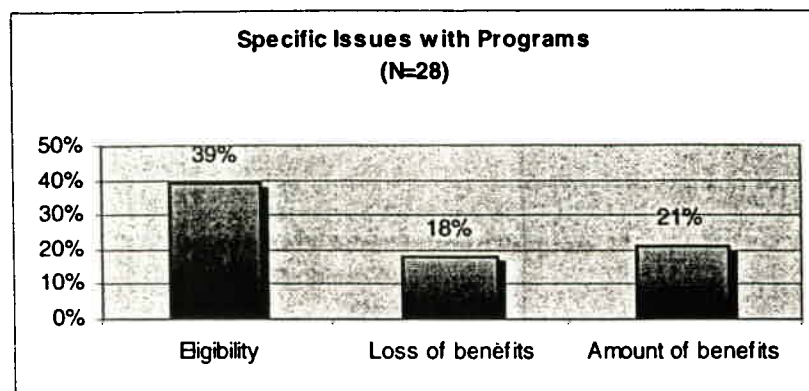


E. Actions taken for problems with government programs

When low-income Vermonters were asked whether they had encountered any legal problems in the past year with government assistance programs, health care, or Veterans programs, 20% told ORC Macro they experienced problems with these types of programs. Of the 21 people who had a problem with government assistance programs, 21% (6 people) said that their complaint was with welfare or general assistance. Seventeen percent had problems with Medicaid, while 14% had problems with food stamps. 34% had problems with some other government-administered benefits program. (Please see Chart 14: Problematic Government-Administered Programs.)

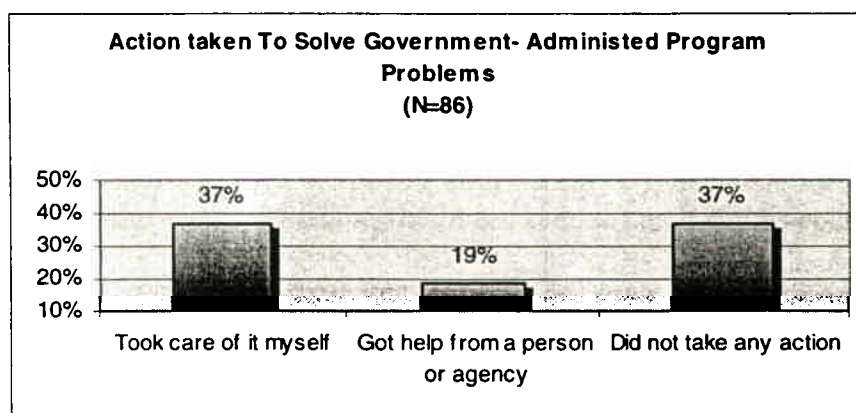


When asked about the specific type of problem, 39% said that it involved eligibility. 18% had problems with loss of benefits, and another 21% had problems with the amount of benefits. (Please see Chart 15: Specific Issues with Programs.)



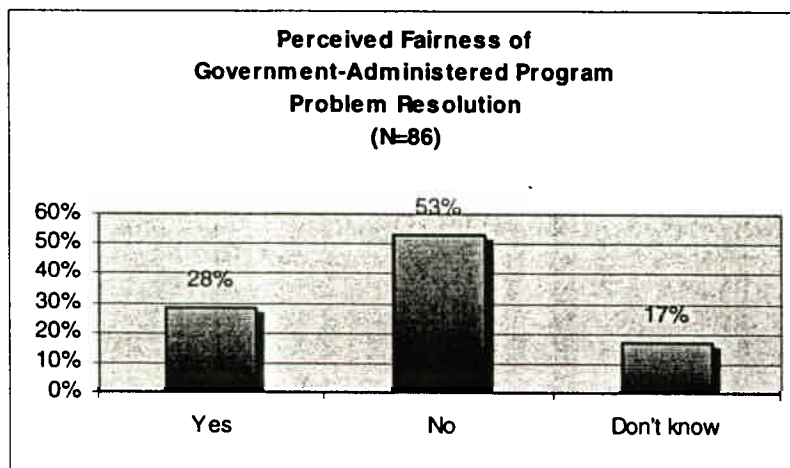
When the survey turned to health care concerns, 13% of total survey respondents (55 people) told ORC Macro they experienced problems with health care services. The most frequently mentioned problem, experienced by 33% of these respondents, related to their efforts to receive routine medical care.

When respondents who experienced problems with government, health care, or Veterans programs were asked what actions they took to handle these problems, 37% (32 people) said they took care of the problem themselves. Another 37% did not take any action to resolve the problem, while 19% said they sought help from a person or an agency. (Please see Chart 16: Action Taken to Solve Government-Administered Program Problems.)



ORC Macro discovered that 14% of respondent households included Veterans. Of these, 84% reported they did not have any serious problems with VA insurance, educational benefits, inadequate or inappropriate health care services from a VA hospital, or with a discharge status, although 5% did report having serious disability or chronic health problems.

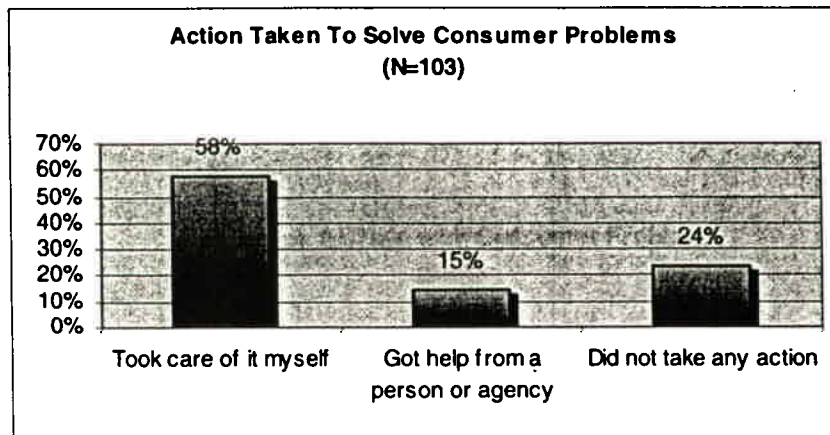
Slightly over 53% of the respondents who had experienced problems with government programs, health care, or services to Veterans did not feel that their problem was resolved fairly. Twenty-eight percent of respondents felt that the problem was resolved fairly, and 17% said they did not know. (Please see Chart 17: Perceived Fairness of Government-Administered Program Problem Resolution.)



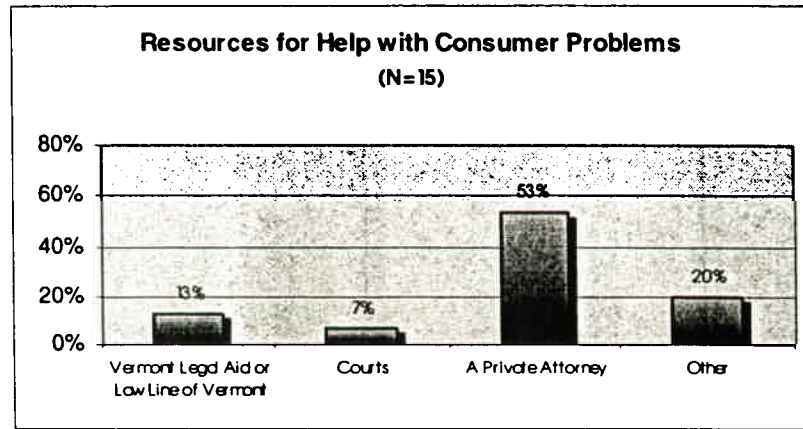
F. Actions taken for consumer problems

ORC Macro found that respondents reporting civil legal problems in the past year experienced more consumer problems than any other type of problem. 24% of respondents experienced a consumer problem in the past year. The most frequently mentioned consumer problem was one related to bill collectors. 20% of survey respondents experienced a major problem with a bill collector, such as harassing phone calls, repossession threats, or threats to take their wages. ORC Macro also asked respondents whether they had filed for bankruptcy or needed filing information. 6% (24 respondents) said that they had filed or needed information on how to file for bankruptcy. Three percent of the respondents reported that they had been sued in small claims court in the past year.

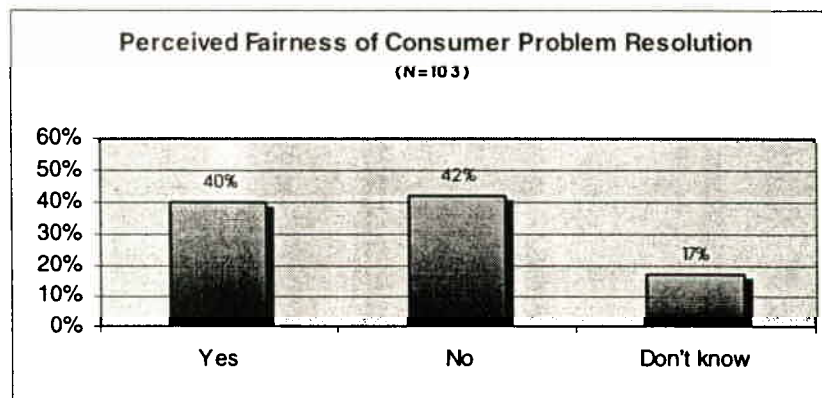
When ORC Macro asked the respondents who experienced some type of consumer problem what they did to take care of their problem, just under sixty-percent (58%) of these respondents said that they took care of the consumer problem themselves. Twenty-four percent said they did not take any action, while 15% got help from a person or an agency. (Please see Chart 18: Action Taken to Solve Consumer Problems.)



Of the 15% (15 people) who sought help, 53% (8 respondents) received help from a private attorney; 13% contacted Vermont Legal Aid or Law Line of Vermont. (Please see Chart 19: Resources for Help with Consumer Problems.)



When asked, “Was your consumer problem resolved fairly?” 42% of these respondents (43 people) said their consumer problem was not resolved fairly; 40% said the problem was resolved fairly, and 17% did not know whether it was resolved fairly or unfairly. (Please see Chart 20: Perceived Fairness of Consumer Problem Resolution.)

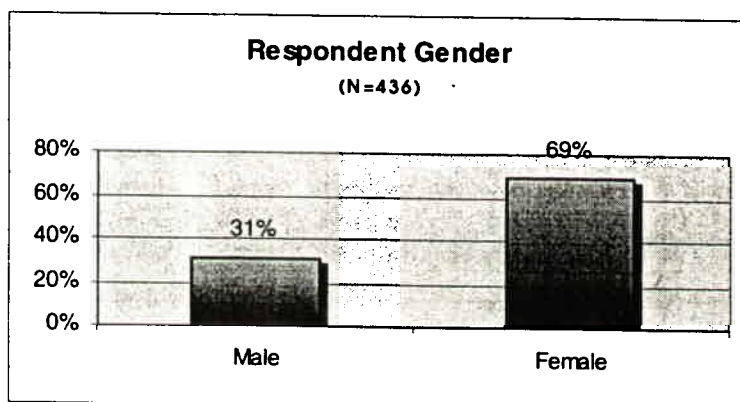


Chapter IV. Other Legal Needs

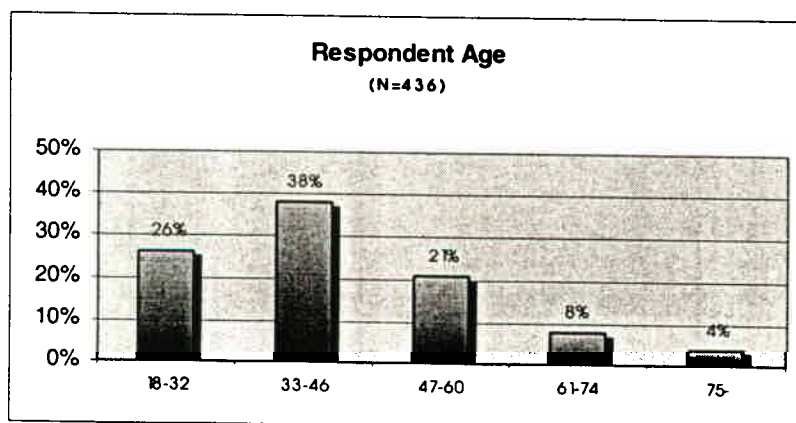
In order to capture types of legal needs that were not addressed specifically by the survey, ORC Macro asked respondents whether they experienced any other types of problems in the past year. The majority of responses were related to family issues. However, one respondent did mention she had a problem with the legal system due to the 27-month incarceration of her spouse without a conviction. Other mentions concerned driving while under the influence of alcohol (DUI), conflicts over deeded land, consumer debts to a bankrupt company, foreclosure, medical malpractice, and the lack of police notification from an accident involving a minor child.

Chapter V. Demographics

Women were more likely to participate in the legal needs assessment study than men. 69% of the respondents were female, while only 31% were male. The survey results are not statistically significant according to gender; therefore, data comparisons by gender are not included in this report. (Please see Chart 21: Respondent Gender.)

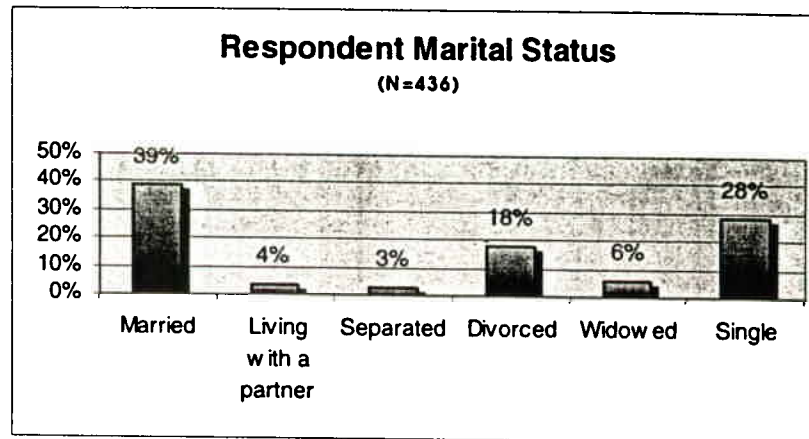


When interviewers asked respondent age, 26% of respondents said they were 18-32 years old, 38% of respondents were 33-46, and 21% were 46-60 years of age. Approximately 12% of survey respondents were over sixty-one years old. (Please see Chart 22: Respondent Age.)



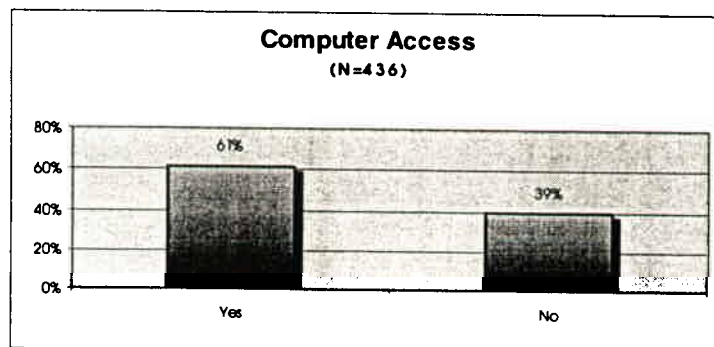
Respondents between the ages of 33 and 46 were more likely to get their health care insurance from Medicaid or VHAP than any other age group. 48% of individuals in this age group relied on Medicaid or VHAP to pay for most of their health insurance costs.

When interviewers asked about marital status, 38% of respondents said they were married, 28% were single individuals and 18% of all respondents were divorced. (Please see Chart 23: Respondent Marital Status.)

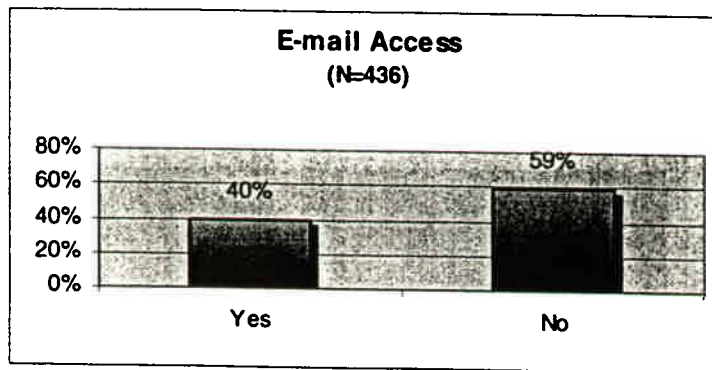


In terms of ethnicity, 93% of survey respondents described their race as “white,” while the second highest response category (2%) reported being American Indian.

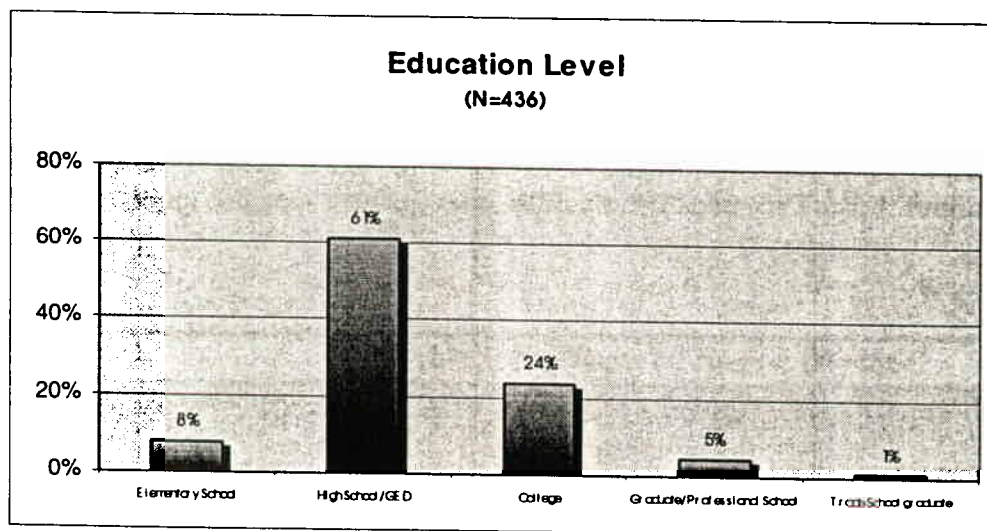
ORC Macro asked respondents whether they had access to a computer. More than half (61%) said they did have access to a computer, and 39% said they did not have an access to a computer. (Please see Chart 24: Computer Access.)



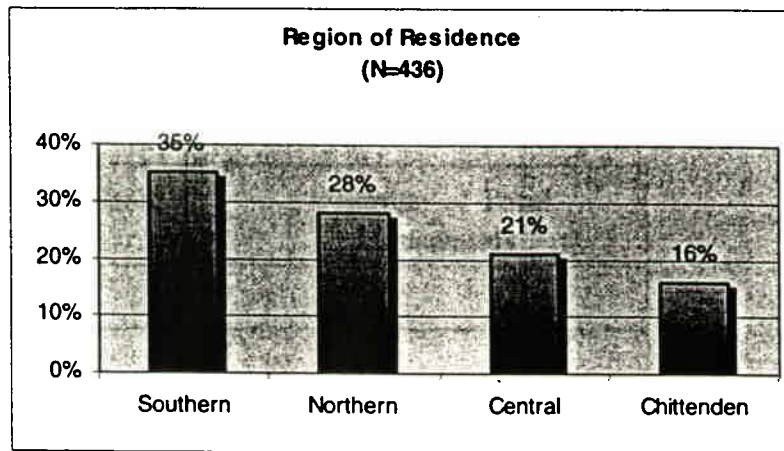
Respondents who had family law or education problems were significantly more likely to have access to a computer than respondents experiencing other types of civil legal issues. ORC Macro then asked respondents whether they had access to e-mail. Fifty-nine percent of the respondents said that they did not have e-mail, while 40% said they did have this resource. (Please see Chart 25: E-mail Access.)



In assessing the educational levels of respondents, the survey found that 69% of survey participants had a high school education or less. Twenty-nine percent were individuals who had attended and/or graduated either a two-year or four-year college. ORC Macro found that respondents who had a high school education were significantly more likely to have consumer problems than respondents with either higher or lower education. They were also more likely to have major problems with bill collectors. (Please see Chart 26: Education Level.)



In reporting the respondents' geographic location of state residence, ORC Macro divided the state into four regions: southern, northern, Chittenden, and Central. This report includes a chart that shows the state division by region. (Please see Chart 27: Region of Residence.)



The majority of survey respondents (35%) were from southern Vermont. Twenty-eight percent of the respondents were from northern Vermont and another 21% were from central Vermont. Only 16% of all respondents were from Chittenden county.

Respondents from the southernmost counties experienced more consumer-related problems than did respondents in any other region. Respondents from the northernmost counties in Vermont were confronted with more government assistance, health care or military concerns than any other area. Central Vermont experienced a high incidence of consumer problems, and Chittenden county had more housing or utility concerns than any other difficulty. (Please see Table 1: Problems by Region.)

Table 1: Problems by Region (N=436)						
	Housing/ Utility	Family Law	Employment	Edu/Discrim/ Immigration	Gov/Health/ Military	Consumer
Region						
South	30	29	20	31	34	39
North	25	17	16	21	27	25
Central	18	16	16	15	17	25
Chittenden	17	11	9	7	12	14

Table 2: Household Members per Low-Income Respondent Household

Number of Household Members	Number of Total Households
01	77
02	119
03	90
04	74
05	49
06	17
07	04
08	04
09	01
10 or more	01

Chapter VI. Conclusions

Low-Income Vermont households experienced almost 60,000 civil legal problems in the sample year. This is more than one legal need per household, per year. 45% of these problems involved either consumer or housing problems. The consumer problems were usually concerned with bill collectors, bankruptcy, or small claims court, while the housing problems concerned eviction, plumbing and electrical problems or utilities. More than half of low-income Vermonters were not familiar with the organizations in Vermont that help people with civil legal problems. Of those who knew of a resource, 33% identified Vermont Legal Aid, while only 3% of survey respondents named either the courts or other organizations. This result suggests that outreach and education to low-income Vermonters to increase organizational awareness might significantly help this group to resolve their civil legal problems.

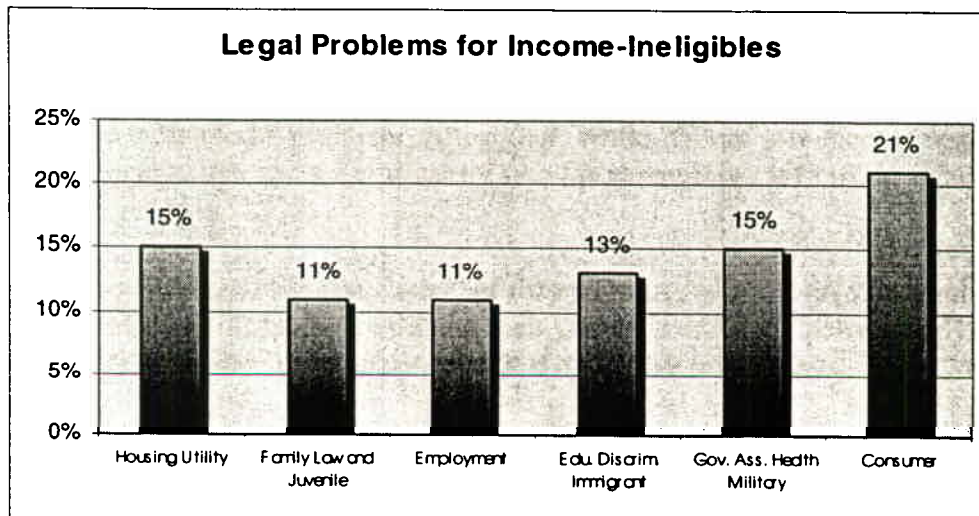
Faced with civil legal problems, most low-income Vermonters did not get assistance.. Of those households who did seek assistance, more felt that the advice or information they received from assisting individuals and/or organizations was helpful, than felt it was unhelpful.

Chapter VII. Comparison Overview: Income-Ineligible Results

An additional 236 respondents who passed the questionnaire screener and continued through the questionnaire were not included with the 436 survey respondents, because their income (based on number of people in the household) disqualified them from being counted as survey participants. Although this group had indicia of poverty based upon their responses to the screening questions, their household income was not low enough to include them in the sample.

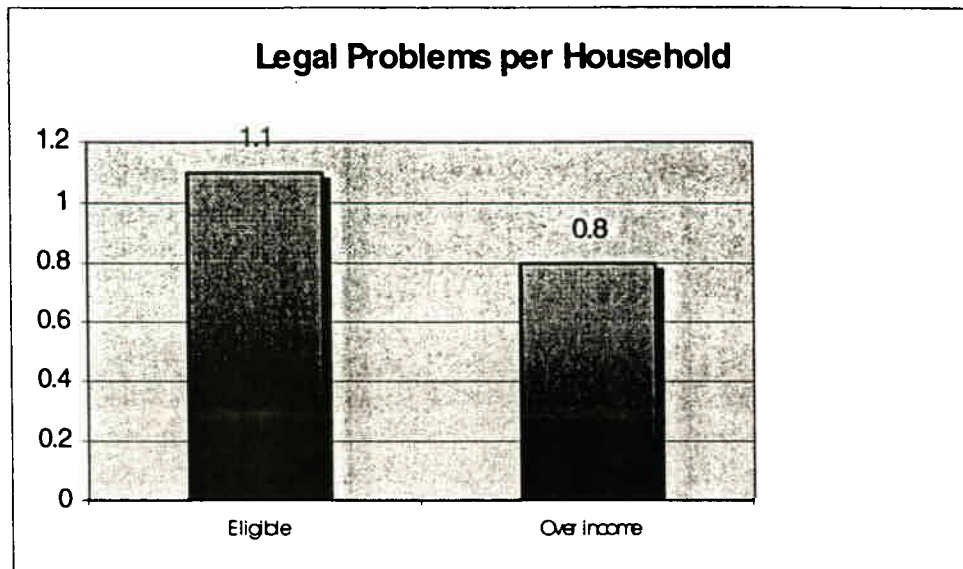
The same type of civil legal problems remained relatively consistent between the 436 low-income survey respondents and the 236 ineligible respondents who were disqualified due to income. Consumer problems remained the highest problem area among all respondents and employment-related problems were the least mentioned.

In terms of legal problems, 21% of the ineligible told ORC Macro they had experienced consumer-related problems in the preceding year. 15% of ineligible respondents had problems with housing or utilities. Government assistance, health care, or military problems rated the third highest mention (15% of ineligible respondents). Education, discrimination, or immigration were reported by 13% of these respondents, and 11% said they had faced family law or juvenile justice issues in the preceding year. Employment-related problems were experienced by 11% of these respondents. (see Chart 28: Types of Problems)



In comparison to the low-income respondent households, the number of problems among income ineligible respondents' households dropped by over 20%. A review of the problems experienced by the respondents who were interviewed but reported incomes above 187.5% of the federal poverty rate, too high to be part of the sample, finds an incidence of .8 civil legal problems per income-ineligible household. This seems to indicate that those respondents with some indicia of poverty

whose income is nevertheless too high to be considered “low income” for purposes of this survey had significantly fewer legal problems per household than those under 187.5% of poverty. (See chart 29: Problems per household, per year)



Forty seven (47%) percent of the “over-income” respondents said they took care of their problem themselves and 22% got help from a person or an agency. Only 14% of these respondents did not take any action at all. This compares with almost 25% of eligible respondents who took no action when confronted with a legal problem. Altogether, while 75% of low-income respondents got no help with their legal problems, a significantly smaller percentage, 55% of the over-income group, were not able to get help.

When the 36 respondents were asked whether they felt that the problem was resolved fairly, 50% said that it was resolved fairly; 36% said that their problem was not resolved fairly, and 11% were unsure. This is comparable to the experience of the eligible respondents.

When ORC Macro asked about computer access, 81% said of the ineligible group said they had access to a computer and 64% said they access to e-mail, compared to 60% and 40% among the income eligible respondents.